

FIG. 2



Sign up with eDeposit Bank

- Customer A signs up with eDepositBank.com and receives their ATM card



ATM card

eDEPOSIT™ Bank Apply New | Login | My Accounts | Premium Access | Help

HOME PERSONAL BANKING BUSINESS BANKING RESOURCE CENTER CUSTOMER SERVICE eDEPOSIT.com

What is eDeposit Bank? | Rates | E-Bill Payment | Promotions | Demo | Optimize this site

Account Application: Identification [Required fields have an asterisk and are in Green.]

Name: _____ SSN: _____ First: _____ M: _____ Last: _____ Date of Birth: (mm/dd/yyyy)

Address: _____ Address 1: _____ Address 2: _____

City: _____ State/Province: _____ ZIP/Postal Code: _____

Country: [UNITED STATES] Own/Rent: []

Select: [] Contact Information: Home Phone: _____ Work Phone: _____ Cell Phone: _____

Fax: _____ Email Address: _____

Referral Information: _____ Marketing Code: _____

Application Process: ☒ Selection ☐ Identification ☐ Review ☐ Funding

FIG. 3



Send Funds

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Logged in as: Mike Q. Bidder IP: 127.0.0.1
 Acct: 12490 Avail: \$14.60 Bal: \$16,229.83

Current Account Balances
 Funds available for use: \$14.60
 Funds on hold: \$16,215.23
 Total Account Balance: \$16,229.83

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Account Activity This Month

Date	ID	Transaction Type	Description	Amount	Available Balance	Account Balance
11/01/02	13834	Interest	Calculated on Average Daily Balance of 15686.67 @ 0.125000% for the month of October 2002	1.63	1.63	16,216.86
11/05/02	13839	Wire Initialized	Pending Wire Amount: {\$150.00}	0.00	1.63	16,216.86
11/05/02	13840	Deposit	Visa *****1111	15.00	16.63	16,231.86
11/05/02	13841	Payment	Convenience Fee	- 15.00	1.63	16,216.86
11/06/02	13842	Wire Initialized	Pending Wire Amount: {\$100.00}	0.00	1.63	16,216.86
11/06/02	13843	Deposit	Visa *****1111	15.00	16.63	16,231.86
11/06/02	13844	Payment	Convenience Fee	- 15.00	1.63	16,216.86
11/06/02	13845	Credit Card Deposit	Visa *****1111 {\$1.63}	2.63	4.26	16,219.49
11/06/02	13846	Fee	Convenience Fee	- 1.00	3.26	16,218.49
11/06/02	13847	Wire Initialized	Pending Wire Amount: {\$100.00}	0.00	3.26	16,218.49

FIG. 4



Send Funds Now

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Logged in as: Mike Q. Blüdder IP: 127.0.0.1
 Act: 12490 Avail: \$14.60 Bal: \$16,229.83

Send Money

Email address of recipient:
 Repeat recipient's email:
 Amount to send:
 Cancel if not accepted by:
 Password:

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FIG. 5



Email Notification

- Send email alert to recipient indicating that money is waiting for them at eDepositBank

Email not found

To: recipientwithaccount@isp.net
 From: customerA@eDepositBank
 Subject: Money Sent

A payment has been sent to you from Customer A From their eDeposit account. Please click below to Register for an account and receive this payment.

[Link to sign up](#)

FIG. 6A

Email found

To: recipientwithaccount@isp.net
 From: customerA@eDepositBank
 Subject: Money Sent

A payment has been sent to you from Customer A From their eDeposit account. Please click below to accept this payment.

[Link to accept payment](#)

FIG. 6B



Accept Funds

Logged in as: Mike O. Bidder JP: 127.0.0.1

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Account: 12490 Avail: \$14.60 Bal: \$16,229.83

Accept Funds

1/15/2003	sender@isp.net	I'm sending you funds.	100.00	Accept	Decline
1/20/2003	customer@buyer.com	INV:123458	123.45	Accept	Decline

FIG. 7

- Funds are transferred from the Sender's account to the Recipient's account when the recipient agrees to accept it.



Reserve Funds Now

eDeposit Corporation - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Search
Address http://127.0.0.1/eDeposit/acc/index.cfm
Logout | About Us | Terms of Service

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HOME
ACCOUNT ACTIVITY
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Logged in as: Nike Q. Bladder IP: 127.0.0.1
Act: 12490 Avail: \$14.60 Bal: \$16,229.83

Reserve Funds Now

Email address of recipient:
Repeat recipient's email:
Amount to send:
Condition:

Reserve Funds Now

Upon receipt of goods
When service is complete
On a certain date
When tracking number entered
etc.

FIG. 8



Email Notification

- Send email alert to recipient indicating that money is reserved for them at eDepositBank
- Funds are not transferred until Sender agrees to complete the transaction

To: recipientwithoutaccount@isp.net
 From: customerA@eDepositBank
 Subject: Money Sent

Customer A has reserved \$ 100.00 for you in their eDeposit account for "some reason". Please click below to Register for an account and accept this payment. Once Customer A agrees that "condition" has been met, funds will transfer to your eDeposit account.

[Link to sign up](#)

FIG. 9A

To: recipientwithoutaccount@isp.net
 From: customerA@eDepositBank
 Subject: Money Sent

Customer A has reserved \$ 100.00 for you in their eDeposit account for "some reason". Please click below to accept this payment. Once Customer A agrees that "condition" has been met, funds will transfer to your eDeposit account.

[Link to accept payment](#)

FIG. 9B

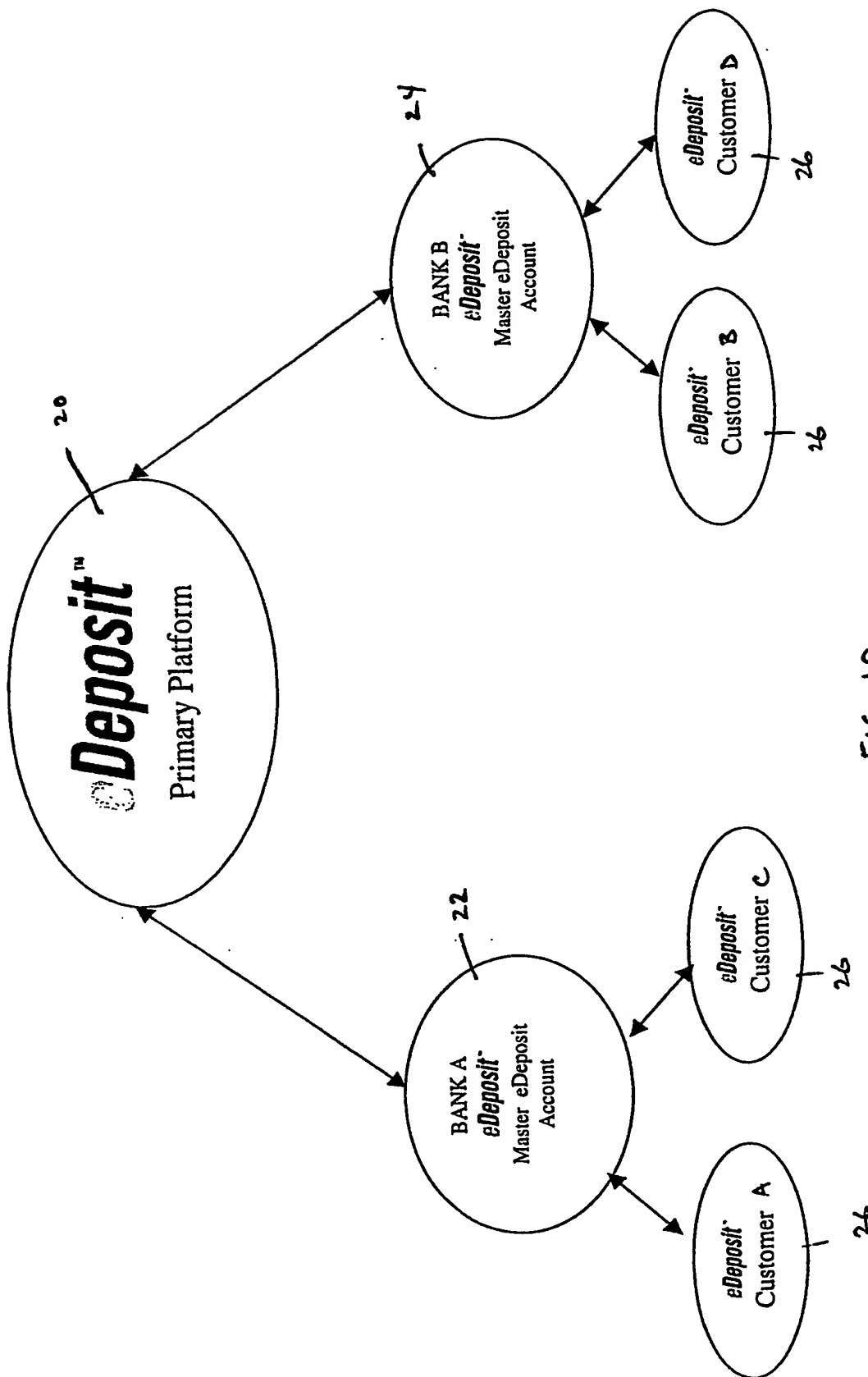


FIG. 10